

B20A (Official Form 20A) (Notice of Motion or Objection) (12/10)

United States Bankruptcy Court
District of New Jersey

In re	Anthony LaMarco)	
)	
)	
)	Case No. 20-13270 (VFP)
)	
Address	12 Dalrymple Street)	Chapter 13
	Randolph, NJ 07869)	
)	
)	
)	

**CERTIFICATION IN OPPOSITION TO MORTGAGEE'S MORTION TO VACATE
AUTOMATIC STAY AND CO-DEBTOR STAY**

SCOTT M. WILHELM, ESQ., hereby certifies:

1. I am an Attorney-at-Law of the State of New Jersey and am admitted to the practice of law before the United States Bankruptcy Court for the District of New Jersey. I am the attorney for the Debtor, Anthony LaMarco. I make this Certification in support of Debtor's Objection to Flagstar Bank, N.A.'s Motion to Vacate the Automatic Stay and Co-Debtor Stay.
2. On February 27, 2020, Debtor, Anthony LaMarco filed a voluntary Chapter 13 Bankruptcy Petition along with all of the required schedules, documents and information. *See ECF document #1.*
3. On July 26, 2021, the Court Entered an Order confirming a Chapter 13 Plan. *See ECF document #37.*
4. Since the filing of the Bankruptcy Petition, Debtor was making post-petition mortgage payments through May of 2023.

5. Beginning in June of 2023, Debtor experienced a temporary hardship where he was unable to make the post-petition mortgage payments. He accumulated post-petition mortgage arrears from the month of June 2023 through September 2023.

6. Debtor is now in a position to cure the post-petition mortgage arrears.

7. Upon information and belief, the post-petition mortgage arrears amount is \$10,528.52, through September 30, 2023.

8. Debtor is prepared to tender \$5,528.52, of the arrears now. He intends to pay the \$5,000.00 post-petition arrears at the rate of \$833.33 for six months beginning on November 1, 2023.

9. For the preceding reasons, Debtor contents there is no just cause to vacate the automatic stay under 11 U.S.C. §362, and request the Mortgagee's Motion be denied

10. I certify that the foregoing statements made by me are true. I am aware that if the foregoing statements made by me are willfully false, I am subject to punishment.

BY: /s/Scott M. Wilhelm, Esq.
Scott M. Wilhelm, Esq.

Dated: September 14, 2023